

FOOTNOTES

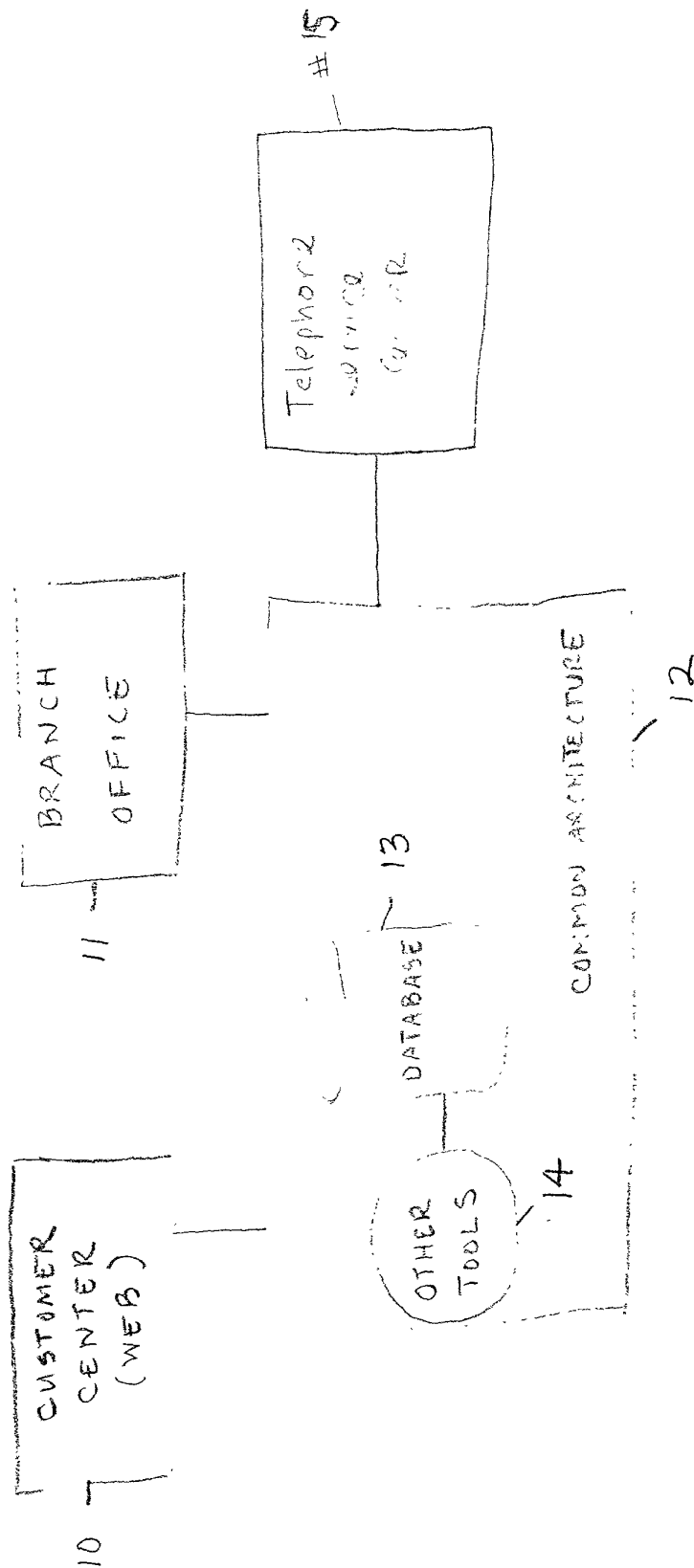


Fig. 1

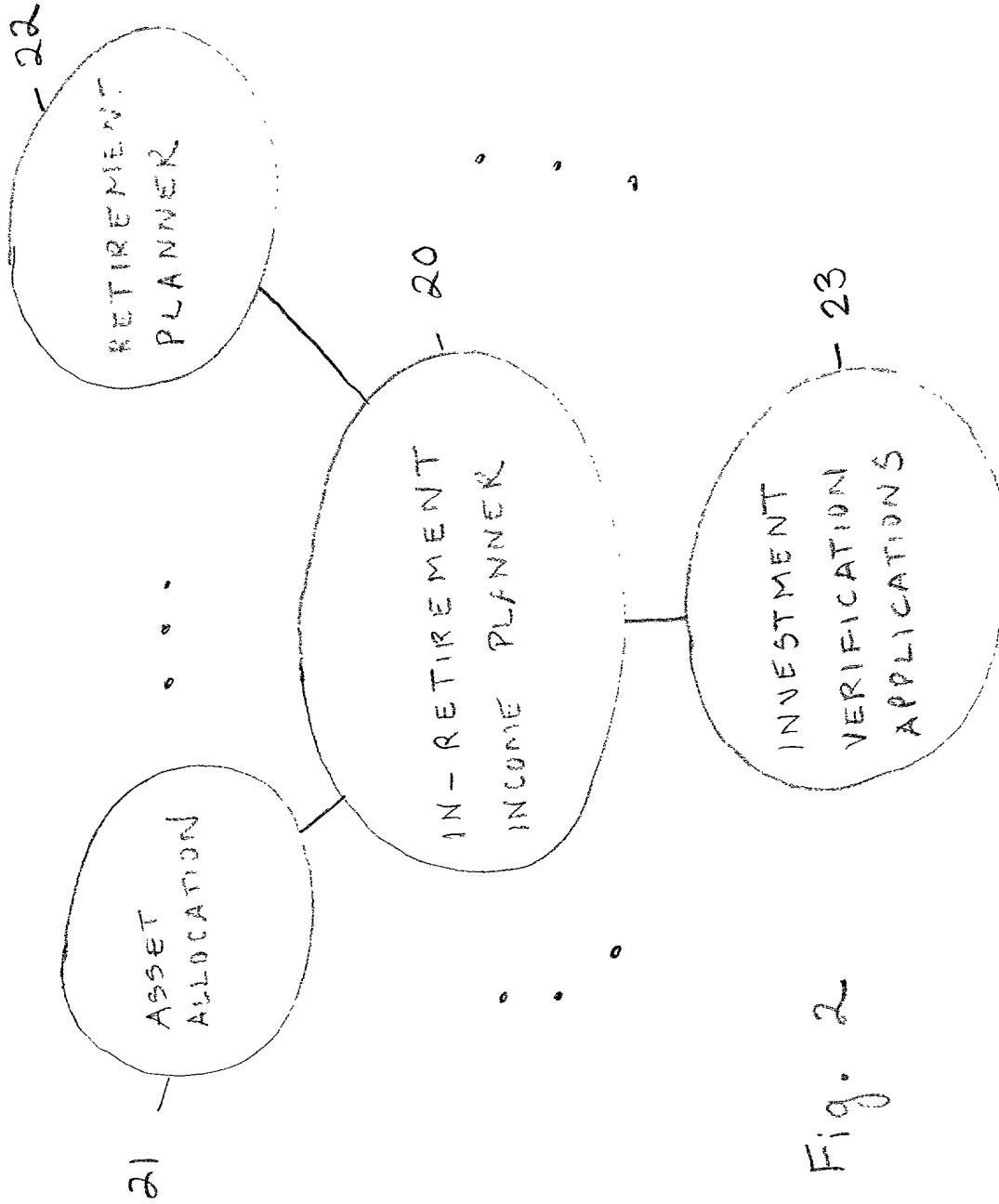


Fig. 2

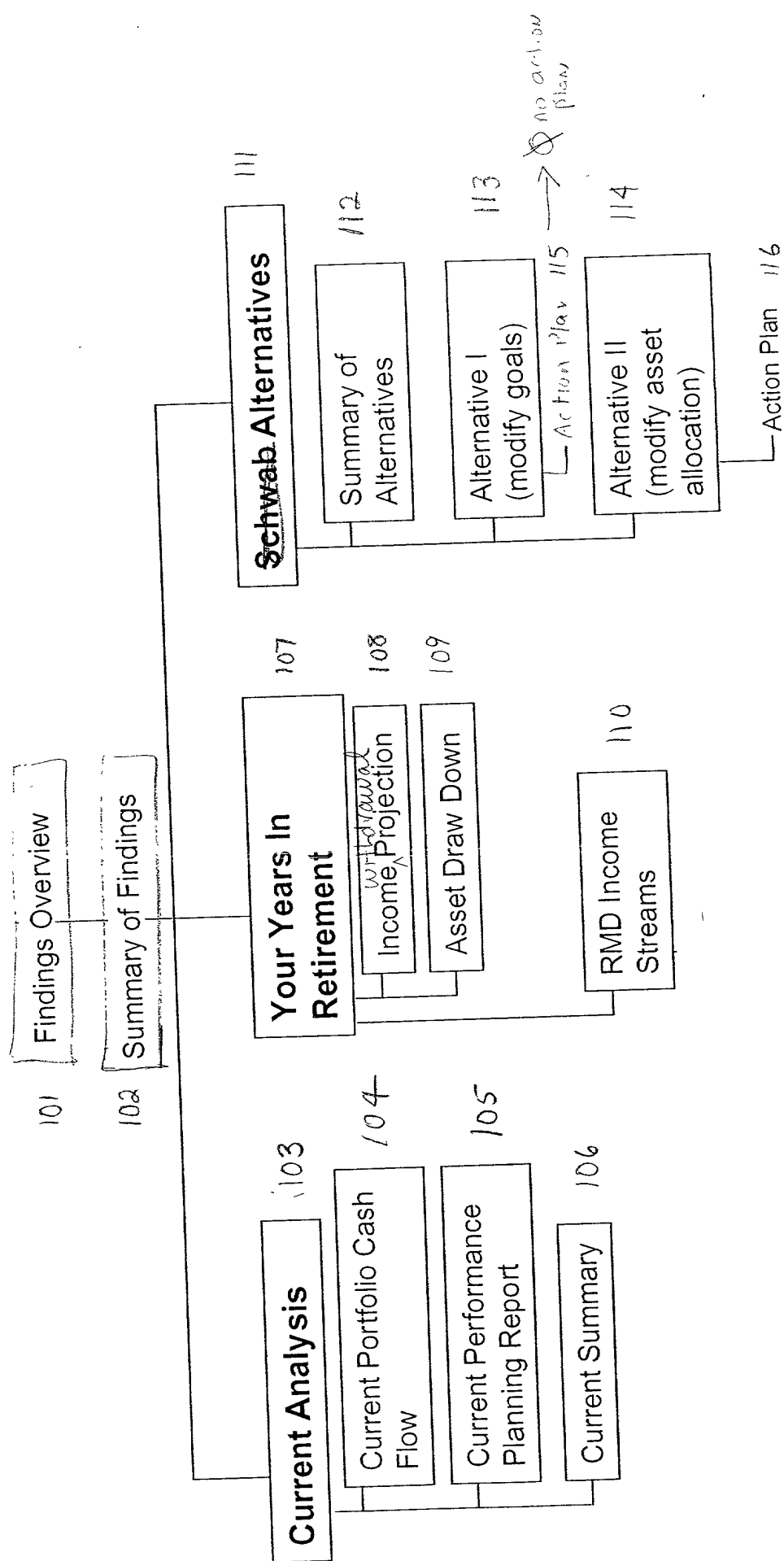


Fig. 4

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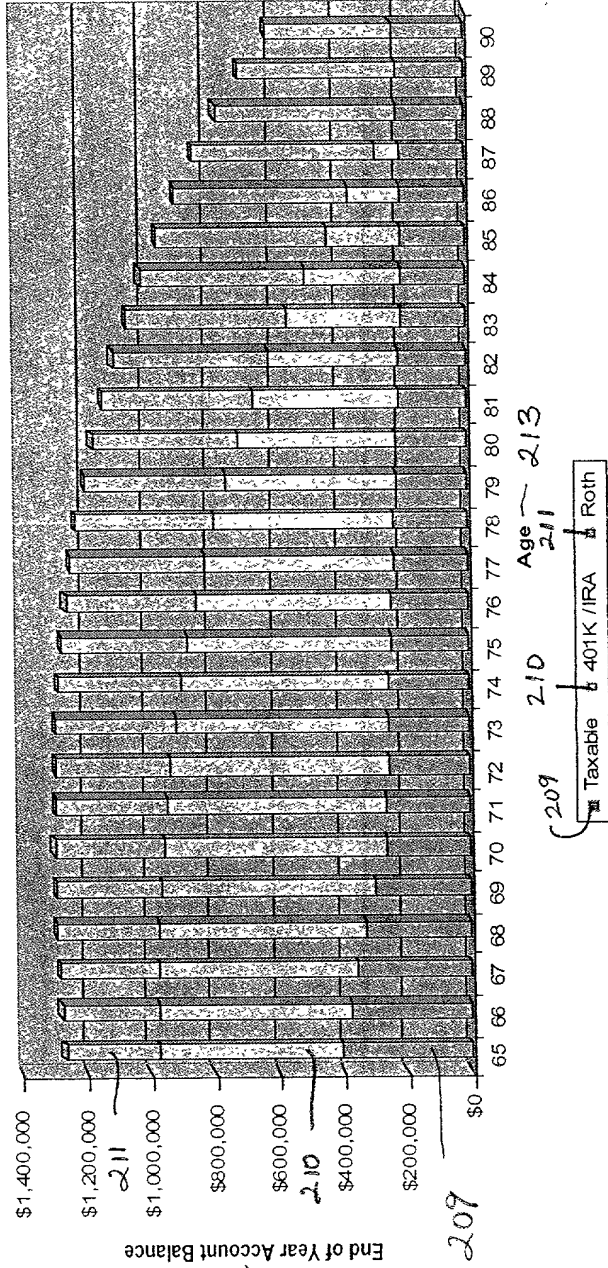
Findings Overview

Prepared for: Susanna Sample
August 5, 2000

Current Analysis

| Facts | |
|-----------------------|-----------|
| Income Goal | \$110,000 |
| Estate | \$590,000 |
| Years in Retirement | 25 years |
| Asset Allocation | unchanged |
| Likelihood of success | 75% |

Investment Asset Draw Down



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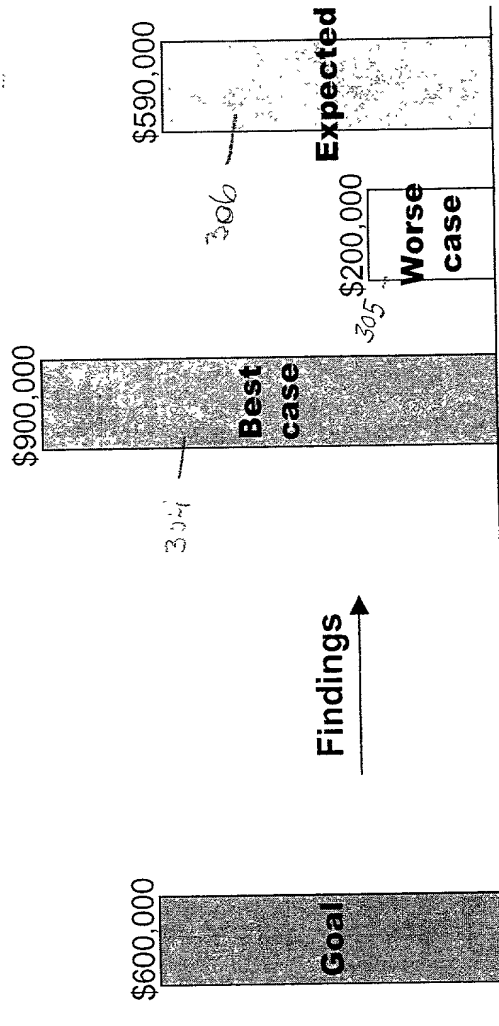
Prepared for: Susanna Sample
August 5, 2000

Summary of Findings

Based on your stated income, estate and years in retirement goals and your current portfolio allocation, Schwab's analysis shows that you have **you have a 75 % chance of meeting your estate goal in retirement**. Listed below is a summary of Schwab's analysis of your current situation. Your Schwab Investment Specialist can help you evaluate the findings, and help you determine the best course of action to meet your needs.

Estate Goal

There is a 75% chance that you will be able to achieve an estate of \$590,000 which is slightly lower than your stated goal.



Schwab Confidential

Fig. 6a 401

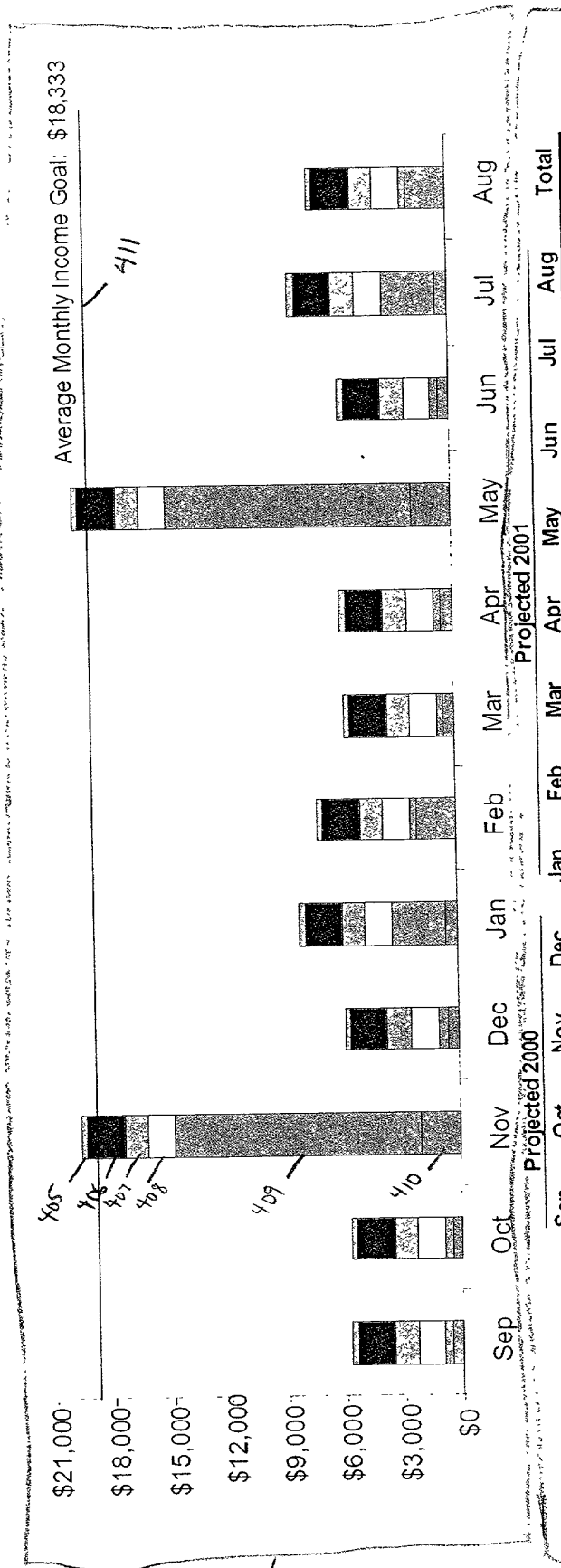
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Prepared for: Susanna Sample

August 5, 2000

Current Portfolio Cash Flow

Your current portfolio is projected to provide you with \$100,000 in cash flows from dividend and interest payments as well as non-fluctuating sources of income annually. This leaves you with a **\$10,000 income gap** to meet your annual income goal of \$110,000.



| Dividend & Interest Sources | | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Total |
|-----------------------------|-----|---------|---------|----------|---------|---------|---------|---------|---------|----------|---------|---------|---------|-----------|
| Equity Dividend | 405 | \$403 | \$451 | \$850 | \$403 | \$406 | \$875 | \$403 | \$406 | \$850 | \$403 | \$406 | \$1,378 | \$7,234 |
| Fixed Income | 406 | \$245 | \$255 | \$7,900 | \$330 | \$1,424 | \$225 | \$215 | \$260 | \$7,900 | \$240 | \$1,859 | \$225 | \$21,078 |
| Cash | 407 | \$57 | \$57 | \$57 | \$57 | \$57 | \$57 | \$57 | \$57 | \$57 | \$57 | \$57 | \$57 | \$684 |
| Non-Fluctuating Sources | | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Total |
| Income Prop. | 408 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$2,917 | \$35,004 |
| Soc. Sec. | 409 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$2,000 | \$24,000 |
| Pension | 410 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$12,000 |
| Monthly Total | | \$6,622 | \$6,680 | \$14,724 | \$6,707 | \$7,804 | \$7,074 | \$6,592 | \$6,640 | \$14,724 | \$6,617 | \$8,239 | \$7,577 | \$100,000 |

Fig 6b

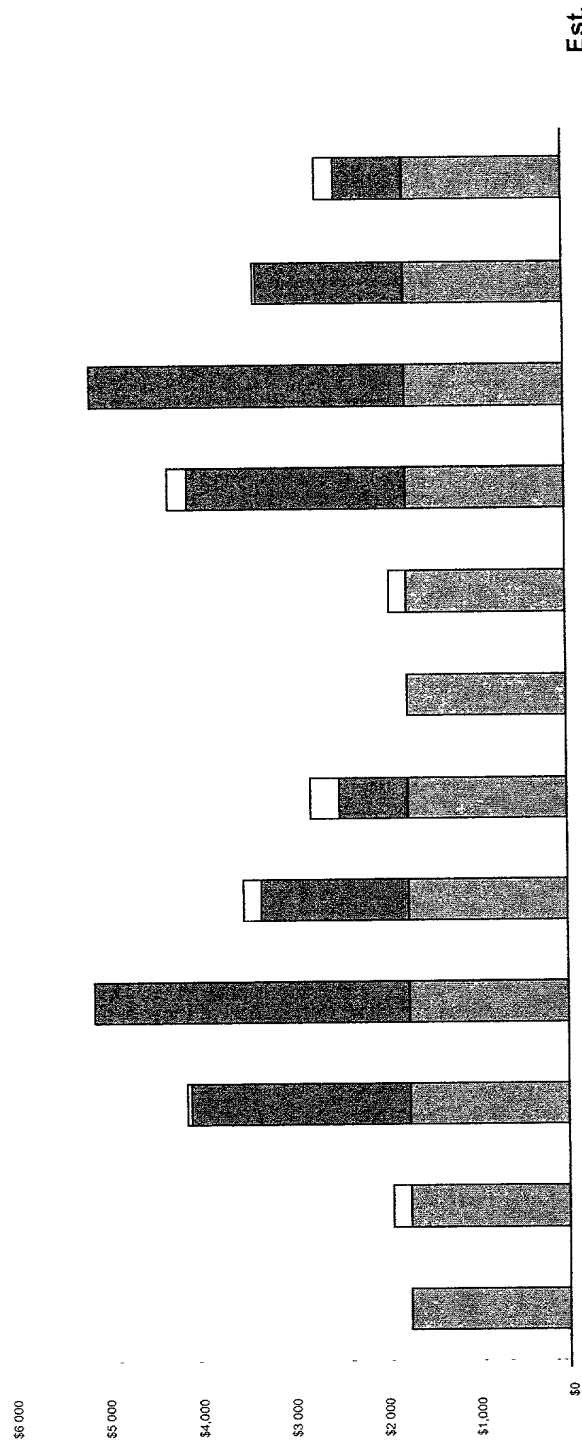
Investment Income Flow Analysis for John Sample

April 30, 2001

Accounts Included: 1234-5678, 8765-4321

Total Value of Accounts: \$408,762.74

Estimated Annual Cash Flow: \$39,737.00



| Estimated Monthly | Apr-00 | May-00 | Jun-00 | Jul-00 | Aug-00 | Sep-00 | Oct-00 | Nov-00 | Dec-00 | Jan-01 | Feb-01 | Mar-01 | Est. Annual Cash Flow |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------|
| Equity Cash Flow | \$0 | \$187 | \$46 | \$0 | \$187 | \$321 | \$0 | \$187 | \$211 | \$0 | \$32 | \$211 | \$1,380 |
| Fixed Income Cash Flow | \$0 | \$0 | \$2,356 | \$3,390 | \$1,594 | \$738 | \$0 | \$0 | \$2,356 | \$3,390 | \$1,594 | \$738 | \$16,155 |
| Other Cash Flow | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$1,725 | \$20,700 |
| Cash Flow Subtotal | \$1,725 | \$1,912 | \$4,127 | \$5,115 | \$3,506 | \$2,783 | \$1,725 | \$1,912 | \$4,292 | \$5,115 | \$3,351 | \$2,673 | \$38,235 |
| Mutual Fund Cash Flow | \$23 | \$18 | \$235 | \$33 | \$24 | \$110 | \$24 | \$21 | \$427 | \$20 | \$21 | \$80 | \$1,037 |
| Total Cash Flow | \$1,748 | \$1,930 | \$4,362 | \$5,148 | \$3,530 | \$2,893 | \$1,749 | \$1,933 | \$4,718 | \$5,135 | \$3,371 | \$2,753 | \$39,272 |

Fig. 7 501-

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Prepared for: Susanna Sample
August 5, 2000

Current Performance Planning Report

Data as of August 4, 2000 except where noted below.

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| Security | Projected Annual Cash Flow | Approx. Current Yield | Average Annual Total Returns | | | | Approx. Current Value | Divid. Re-Invest. |
|-----------------------------|----------------------------|-----------------------|--|--------|---------|-----------------|-----------------------|-------------------|
| | | | As of latest quarter end (June 30, 2000) | | | | | |
| | | | 1-Year | 5-Year | 10-Year | Since Inception | | |
| American Gen. Pref. | \$5,005 | 6.4% | 8.3% | 8.5% | 8.4% | | \$78,000 | N |
| Schwab Bond Fund | \$4,378 | 6.2% | 6.0% | 6.1% | -- | 5.9% (09/1993) | \$71,000 | Y |
| Lehman Agg. Bond Index | | 5.0% | 2.5% | 7.2% | 6.8% | | | |
| Treasury Bill | \$16,700 | 4.8% | 5.4% | 5.4% | 5.4% | | \$345,000 | N |
| Lehman Municipal Bond Index | | 4.5% | 0.5% | 6.5% | 7.1% | | | |
| IBM | \$680 | 1.8% | 82.0% | 28.7% | 27.1% | | \$37,150 | N |
| SchwabOne Account | \$684 | 1.6% | 1.7% | 26.2% | 30.0% | | \$42,000 | Y |
| Chevron | \$1,244 | 1.6% | 11.0% | 17.8% | 14.2% | | \$78,000 | Y |
| S&P 500 Index | | 1.3% | 20.0% | 26.0% | 29.0% | | | |
| Citicorp | \$140 | 0.5% | 41.0% | 33.7% | 35.0% | | \$25,750 | N |
| Ford Motors | \$165 | 0.2% | 21.0% | 23.0% | 25.0% | | \$75,000 | Y |

and principal

Your total projected annual cash flow may not entirely close the cash flow gap between your income goal and your non-fluctuating sources of cash flow. In this case you may need to rely on capital gains to meet any remaining cash flow gap. This table allows to you assess the approximate current yield and total return information in order to determine which holdings are providing you with cash flows versus growth required to meet your lifestyle goals in retirement.

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Fig. 8

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100150-0400000

Prepared for: Susanna Sample

August 5, 2000

Current Summary

Approximately 65% of your income in retirement will come from *non-fluctuating* sources of income. These are sources such as rental property, social security and pension payments not invested in securities. The difference between your income goal and your non-fluctuating sources of income will need to be met by your security investments. Your Schwab Investment Specialist can assist you in evaluating your investments and the two sources of income they provide -- dividends and interest generated by your investments and capital gains generated by the sale of a portion of your investments. Your Investment Specialist can also help you determine the best course of action to meet your needs.

Available Dividend & Interest Cash Flow:

| | |
|---------------------------------|------------------|
| Total Cash Flow | \$22,525 |
| Currently Re-invested Cash Flow | \$ 6,471 |
| Total Available Cash Flow | <u>\$ 28,996</u> |

Cash Flow Breakdown:

| | |
|---|------------------|
| Dividend & Interest Sources | \$28,996 |
| Non-Fluctuating Sources | <u>\$71,004</u> |
| Total Cash Flow | <u>\$100,000</u> |
| Annual Income Goal | <u>\$110,000</u> |
| Shortfall to be met by Capital Gains | \$10,000 |

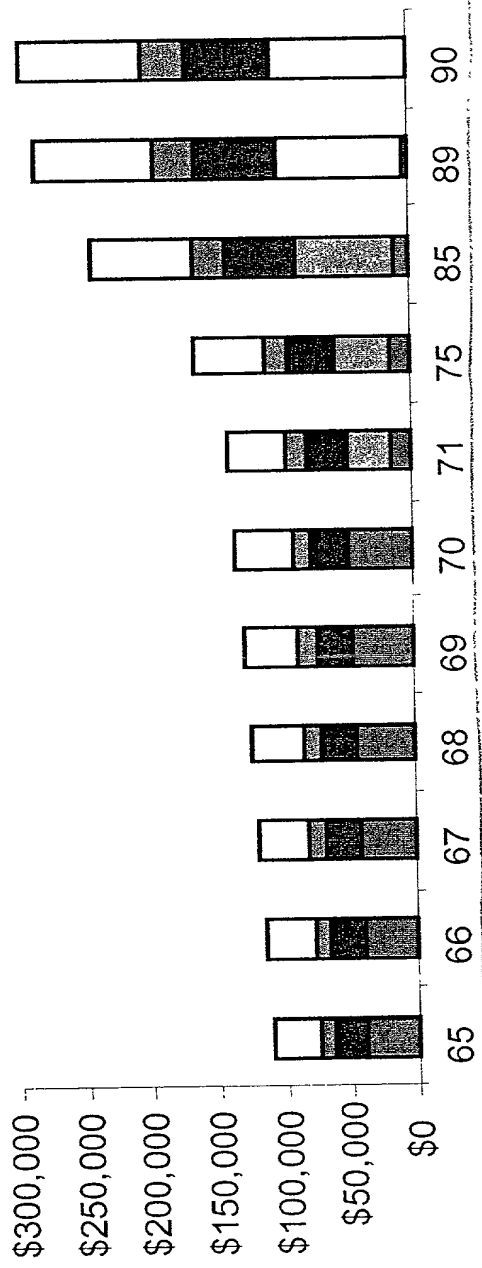
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Fig. 9 701

Prepared for: Susanna Sample
August 5, 2000

Your In-Retirement Income Projection

To maximize the likelihood of meeting your lifestyle goal in retirement, Schwab recommends that you follow a tax-savvy/smart withdrawal strategy. The table below outlines the income stream withdrawal strategy that may best meet your goals.



| | | AGE | | | | | | | | | |
|--|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 75 | 85 | 90 |
| Income Streams | | | | | | | | | | | |
| Income Goal (inclusive of 4% inflation) | | \$170,000 | \$174,400 | \$178,976 | \$183,735 | \$188,684 | \$193,832 | \$199,185 | \$206,827 | \$241,024 | \$293,242 |
| Investment Income Sources | | | | | | | | | | | |
| <input type="checkbox"/> Taxable Accounts | | \$39,000 | \$40,560 | \$42,182 | \$43,870 | \$45,624 | \$47,449 | \$5,852 | \$11,010 | \$41,870 | \$0 |
| <input checked="" type="checkbox"/> 401K/Trad'l IRA Accounts | | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$43,495 | \$46,720 | \$43,584 | \$103,968 |
| <input type="checkbox"/> Roth IRA Accounts | | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Non Fluctuating Income Sources | | | | | | | | | | | |
| <input checked="" type="checkbox"/> Social Security | | \$24,000 | \$24,960 | \$25,958 | \$26,997 | \$28,077 | \$29,200 | \$30,368 | \$35,526 | \$52,587 | \$63,980 |
| <input checked="" type="checkbox"/> Pension | | \$12,000 | \$12,480 | \$12,979 | \$13,498 | \$14,038 | \$14,600 | \$15,184 | \$17,763 | \$26,293 | \$31,990 |
| <input checked="" type="checkbox"/> Income Property | | \$35,000 | \$36,400 | \$37,856 | \$39,370 | \$40,945 | \$42,583 | \$44,286 | \$51,809 | \$76,689 | \$93,304 |

*This withdrawal strategy accesses income from both investment dividends and interest as well as capital gains.

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Your Asset Draw Down

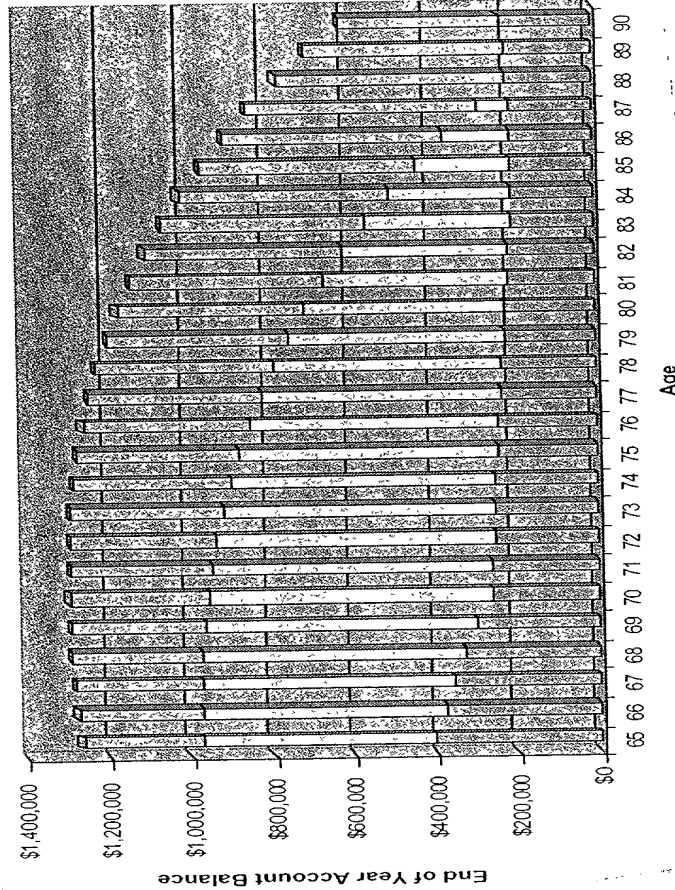
Prepared for: Susanna Sample

August 5, 2000

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Investment Asset Draw Down



Your Estate

Year End Account Balance

| Age | Taxable | 401K/IRA | Roth | Total Assets |
|-----|-----------|-----------|-----------|--------------|
| 65 | \$405,300 | \$572,000 | \$293,550 | \$1,270,850 |
| 66 | \$382,977 | \$594,880 | \$302,357 | \$1,280,214 |
| 67 | \$357,834 | \$618,675 | \$311,427 | \$1,287,937 |
| 68 | \$329,663 | \$643,422 | \$320,770 | \$1,293,855 |
| 69 | \$298,240 | \$669,159 | \$330,393 | \$1,297,793 |
| 70 | \$263,330 | \$695,925 | \$340,305 | \$1,299,561 |
| 71 | \$260,776 | \$688,012 | \$350,514 | \$1,299,302 |
| 72 | \$257,672 | \$678,147 | \$361,029 | \$1,296,849 |
| 73 | \$254,068 | \$666,095 | \$371,860 | \$1,292,023 |
| 74 | \$250,034 | \$651,588 | \$383,016 | \$1,284,637 |
| 75 | \$245,670 | \$634,318 | \$394,507 | \$1,274,494 |
| 76 | \$241,112 | \$613,930 | \$406,342 | \$1,261,385 |
| 77 | \$236,135 | \$590,420 | \$418,532 | \$1,245,088 |
| 78 | \$231,320 | \$562,965 | \$431,088 | \$1,225,373 |
| 79 | \$226,455 | \$531,522 | \$444,021 | \$1,201,997 |
| 80 | \$221,779 | \$495,582 | \$457,341 | \$1,174,703 |
| 81 | \$216,959 | \$455,195 | \$471,062 | \$1,143,216 |
| 82 | \$212,929 | \$409,133 | \$485,193 | \$1,107,255 |
| 83 | \$209,368 | \$357,403 | \$499,749 | \$1,066,520 |
| 84 | \$206,662 | \$299,294 | \$514,742 | \$1,020,698 |
| 85 | \$205,310 | \$233,968 | \$530,184 | \$969,462 |
| 86 | \$205,955 | \$160,428 | \$546,089 | \$912,473 |
| 87 | \$208,051 | \$78,845 | \$562,472 | \$849,368 |
| 88 | \$212,196 | \$0 | \$567,687 | \$779,884 |
| 89 | \$219,155 | \$0 | \$485,332 | \$704,487 |
| 90 | \$220,000 | \$0 | \$370,000 | \$590,000 |

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RMD Income Streams

Prepared for: Susanna Sample
August 5, 2000

Traditional IRA/401K

| Age | IRS | | Actual Withdrawal | Year-End Balance |
|-----|----------|--|----------------------|---------------------|
| | Minimum | | | |
| 65 | \$0 | | \$0 | \$572,000 |
| 66 | \$0 | | \$0 | \$594,880 |
| 67 | \$0 | | \$0 | \$618,675 |
| 68 | \$0 | | \$0 | \$643,422 |
| 69 | \$0 | | \$0 | \$669,159 |
| 70 | \$0 | | \$0 | \$695,925 |
| 71 | \$34,375 | | \$34,375 | \$688,012 |
| 72 | \$35,948 | | \$35,948 | \$678,147 |
| 73 | \$37,671 | | \$37,671 | \$666,095 |
| 74 | \$39,568 | | \$39,568 | \$651,588 |
| 75 | \$41,667 | | \$41,667 | \$634,318 |
| 76 | \$44,000 | | \$44,000 | \$613,930 |
| 77 | \$46,219 | | \$46,219 | \$590,420 |
| 78 | \$49,107 | | \$49,107 | \$562,965 |
| 79 | \$51,887 | | \$51,887 | \$531,522 |
| 80 | \$55,000 | | \$55,000 | \$495,582 |
| 81 | \$57,895 | | \$57,895 | \$455,195 |
| 82 | \$61,798 | | \$61,798 | \$409,133 |
| 83 | \$65,476 | | \$65,476 | \$357,403 |
| 84 | \$69,620 | | \$69,620 | \$299,294 |
| 85 | \$74,324 | | \$74,324 | \$233,968 |
| 86 | \$79,710 | | \$79,710 | \$160,428 |
| 87 | \$84,616 | | \$84,616 | \$78,845 |
| 88 | \$78,845 | | \$78,845 | \$0 |
| 89 | \$0 | | \$0 | \$0 |
| 90 | \$0 | | \$0 | \$0 |

As you reach 70 1/2, you are required by the IRS to begin taking distributions from your IRA. Your required minimum distribution (RMD) is based on the total value of your Traditional, Rollover, SIMPLE and SEP-IRAs at the end of the previous year and the calculation method you select.

Based on the value of your tax deferred assets (IRAs and 401K) and your minimum distribution calculation method*, your actual distributions and the IRS mandated minimum distributions from your tax deferred accounts will not vary.

* The single life/recalculation method was used to calculate your required minimum distribution in order to achieve your stated goal of minimizing taxes in retirement.

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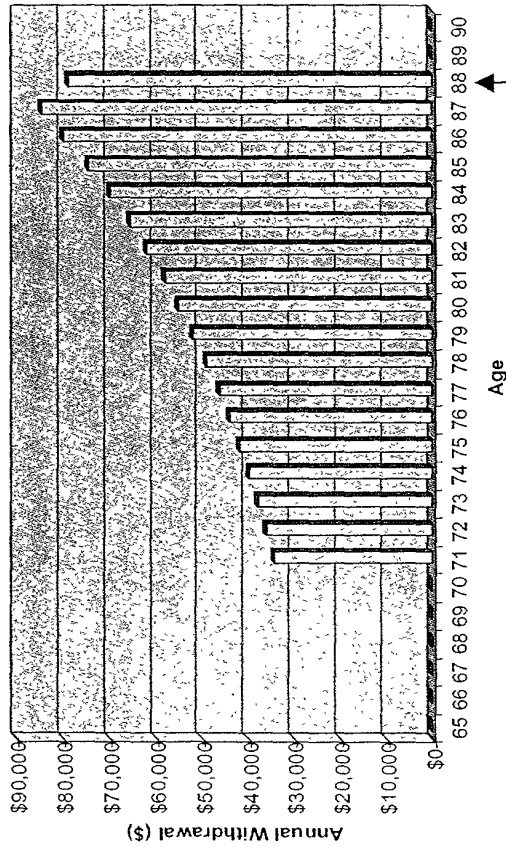
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Prepared for: Susanna Sample
August 5, 2000

RMD Income Streams (con't)

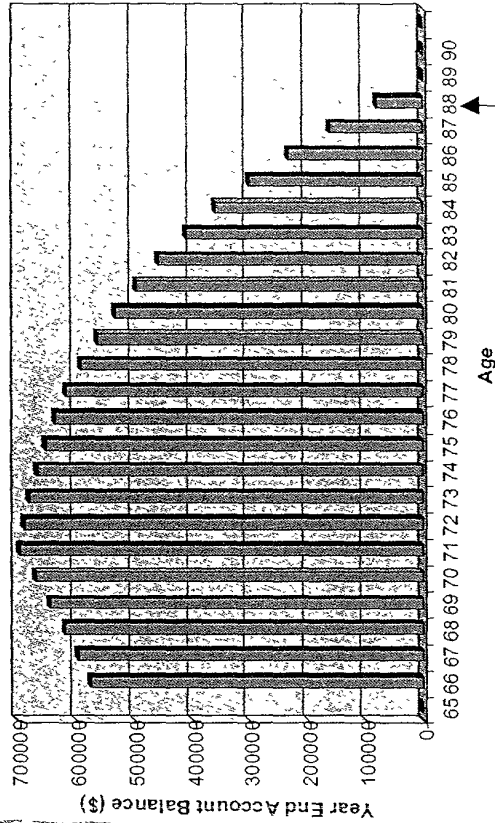
Annual 401K/IRA Withdrawals



Using the single/recalculation IRA distribution method, you will fulfill your IRS obligations while minimizing your taxes in retirement.

1002

Year End 401K/IRA Account Balance



Based on your distribution method*, your tax deferred assets will last until your 88th year.

* Single Life/Recalculation method.

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Summary of Alternatives

Prepared for: Susanna Sample
August 5, 2000

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| Facts | Current Analysis | Schwab Alternative I | Schwab Alternative II |
|---|---|--|---|
| <ul style="list-style-type: none"> Income Goal Estate Years in Retirement Asset Allocation Likelihood of success | \$110,000 \$590,000 25 years unchanged 75% | \$110,000 \$478,850 25 years unchanged 95% | \$110,000 \$620,000 25 years moderate 95% |
| Pros | <ul style="list-style-type: none"> meet income goal with 75% certainty | <ul style="list-style-type: none"> increase probability of meeting in-retirement goals to 95% | <ul style="list-style-type: none"> increase probability of meeting in-retirement goals to 95% increases likely estate left |
| Cons | <ul style="list-style-type: none"> fall below desired estate goal of \$600,000 | <ul style="list-style-type: none"> requires the relaxing of one of your goals -- estate | <ul style="list-style-type: none"> requires assuming a greater level of risk with your asset allocation and may expose you to a greater degree of volatility in your portfolio's performance |

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Prepared for: Susanna Sample
August 5, 2000

Alternative I: Modify Goal

By relaxing your estate goal, you may increase the likelihood of meeting your lifestyle goal from 75% to 95%.

Your Current Analysis

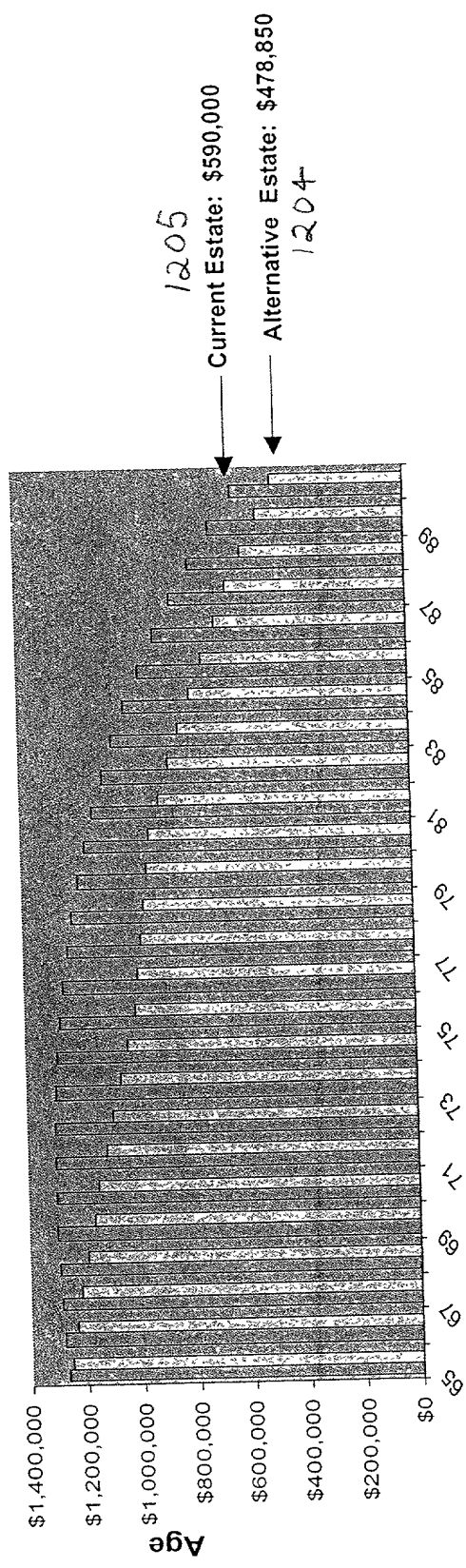
\$590,000
25 years
\$110,000
unchanged
75%

Estate
Years In Retirement
Income Goal
Asset Allocation
Likelihood of Success

\$478,850
25 years
\$110,000
unchanged
95%

Schwab Alternative I

Modified Asset Draw Down



Year End Account Balance

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1204
Current Draw Down Goal Modified Draw Down

Fig. 15

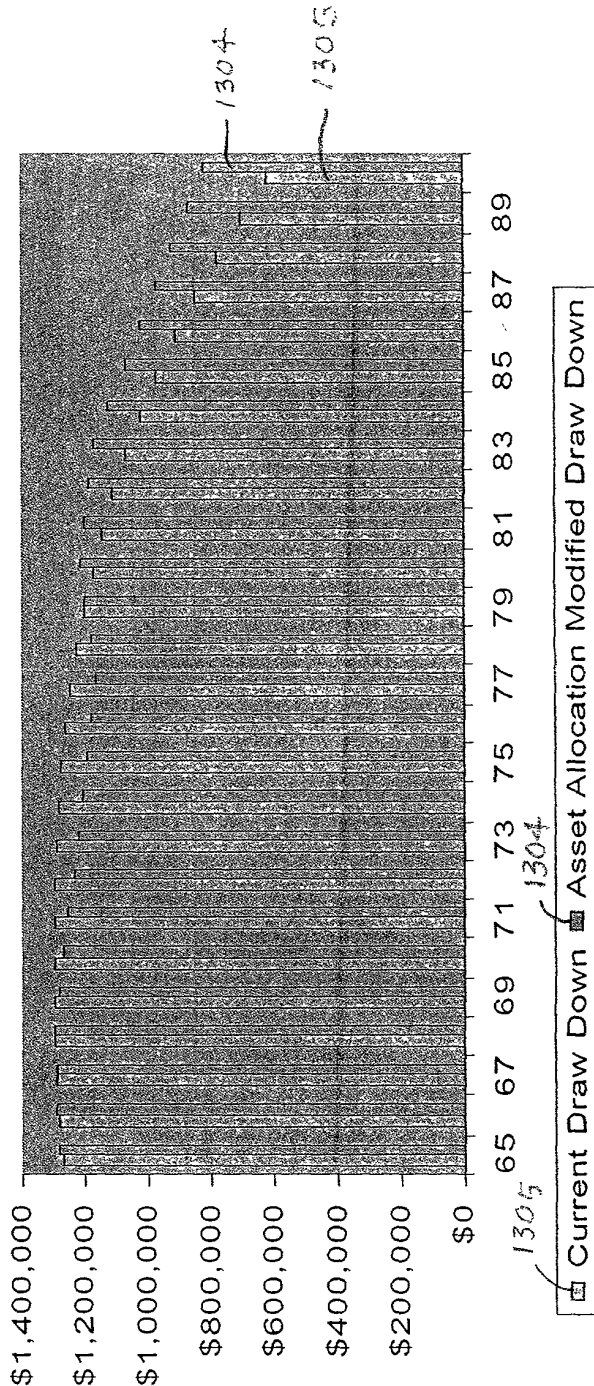
Prepared for: Susanna Sample
August 5, 2000

Alternative II: Modify Asset Allocation

By altering your asset allocation, you may increase the likelihood of meeting your lifestyle goal from 75% to 95%.

| <u>Your Current Analysis</u> | | <u>Schwab Alternative II</u> | |
|------------------------------|-------------------------|------------------------------|--|
| <u>unchanged</u> | <u>Asset Allocation</u> | <u>moderate</u> | |
| \$590,000 | Estate | \$620,000 | |
| 25 years | Years In Retirement | 25 years | |
| \$110,000 | Income Goal | \$110,000 | |
| 75% | Likelihood of Success | 95% | |

Modified Asset Draw Down

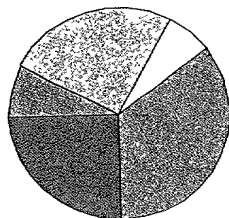


Alternative II: Modify Asset Allocation (con't)

Prepared for: Susanna Sample
August 5, 2000Alternative Analysis II:Moderate

Average Annual Return (1970-1999)

Best Year: 28.56% Worst Year: -9.78%

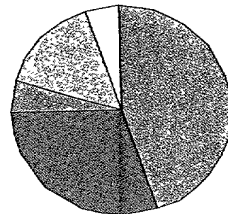


☒ Small Cap ☐ Large Cap ☐ International
☒ Fixed Income ☒ Cash

Current Analysis:
Your Portfolio

Average Annual Return* (1970-1999)

Best Year: XX.XX% Worst Year: -X.XX%



☒ Small Cap ☐ Large Cap ☐ International
☒ Fixed Income ☒ Cash

* Average annual return for a portfolio like yours.

An alternative to modifying your goals, may be to reallocate your portfolio.

By modifying the way your assets are allocated between asset classes you may be able to better meet your lifestyle goal in retirement.

Our analysis shows that you may be able to better achieve your goals with a more optimal asset allocation.

Additionally, your preferences indicate that ~~you~~ ^{based on your time horizon} ~~would be comfortable~~ ^{You may benefit from altering} ~~assuming more risk which in~~ ^{your portfolio diversification} ~~this case may~~ ^{to} increase your likelihood of achieving your goal in retirement from 75% to 95%.

Suggested Reallocation:

☒ Underweighted Small Cap \$ XX, XXX
☒ Underweighted Large Cap \$ YY, YYY
☐ Underweighted International \$ ZZ, ZZZ
☒ Overweighted Fixed Income \$ AA, AAA
☒ Overweighted Cash \$ BB, BBB

C1404

C1403

1402

Alternative II: Action Plan

SMALL COMPANY HOLDINGS: OVERWEIGHTED \$689,831

Individual Equities

| Amount | % of Asset Class | Company Name (Sector) | I/B/E/S | | S&P Rating | 12 Month Total Return | | Company | P/E | |
|-----------|------------------|--|--|--|------------|-----------------------|----------|---------|------|------|
| | | | Analyst Consensus | Buy | | Company | Industry | | | |
| \$21,000 | 2% | Aeroflex Inc | sell | <div><div></div><div></div><div></div><div></div><div></div></div> | (6) | (n/a) | -32.9% | -59.2% | 22.0 | 11.5 |
| \$47,500 | 5% | Electron(Defense) Applied Signal Technol .. | (n/a) | (n/a) | (n/a) | (n/a) | 49.2% | -59.2% | 12.3 | 11.5 |
| \$8,625 | 1% | Electron(Defense) Atlantic Pharmaceuticals | (n/a) | (n/a) | (n/a) | (n/a) | 82.2% | -11.4% | -- | 37.3 |
| \$19,500 | 2% | Hith Care(Drugs-Med) AutoImmune Inc | (n/a) | (n/a) | (n/a) | (n/a) | -40.5% | 94.7% | -- | 63.1 |
| \$15,813 | 2% | Biotechnology Biomura Inc | (n/a) | (n/a) | (n/a) | (n/a) | 133.6% | 94.7% | -- | 63.1 |
| \$202,496 | 41% | Terayon Communications ... Communications Equip | <div><div></div><div></div><div></div><div></div><div></div></div> | <div><div></div><div></div><div></div><div></div><div></div></div> | (8) | (n/a) | 164.2% | 60.2% | -- | 80.9 |
| \$0 | <1% | Terex Corp Machinery(Diver) | <div><div></div><div></div><div></div><div></div><div></div></div> | <div><div></div><div></div><div></div><div></div><div></div></div> | (10) | (n/a) | -7.6% | 12.3% | 5.3 | 22.1 |
| \$5,344 | 1% | United Parcel'B' Air Freight | <div><div></div><div></div><div></div><div></div><div></div></div> | <div><div></div><div></div><div></div><div></div><div></div></div> | (15) | ★★ | n/a | -3.1% | -- | 12.6 |
| \$141,375 | 15% | Wind River Systems Computers(Sftwr&Sv) | <div><div></div><div></div><div></div><div></div><div></div></div> | <div><div></div><div></div><div></div><div></div><div></div></div> | (5) | (n/a) | 34.9% | 26.3% | 54.9 | 69.0 |

Benchmark: RUSSELL 2000

Buy/Sell
Buy/Sell
Buy/Sell

Symbols

TD This security is held in a tax-deferred account.

1502

Fig. 18

1601

Alternative II: Action Plan (cont)

Prepared for: Susanna Sample
August 5, 2000

LARGE COMPANY HOLDINGS: OVERWEIGHTED \$258,552

Individual Equities

| Amount | % of Asset Class | Company Name (Sector) | I/B/E/S | | | S&P Rating | 12 Month Total Return | | Company P/E | Industry P/E |
|-----------|------------------|---|----------------------|------|------------|---------------|-----------------------|----------|-------------|--------------|
| | | | Analyst Consensus | Sell | Strong Buy | | Company | Industry | | |
| \$68,813 | 9% | Fifth Third Bancorp Banks(Mj Regional) | □□□□ | □ | □ | (22) ★★ | -1.7% | -15.1% | 30.9 | 15.7 |
| \$51,375 | 7% | Intl Bus. Machines Computers(Hardware) | □□□□ | □ | □ | (33) ★★ | 23.1% | 19.0% | 27.3 | 39.7 |
| \$6,800 | 1% | Lucent Technologies Communications Equip | □□□□ | □ | □ | (42) ★★ | -1.2% | 65.2% | 81.6 | 85.9 |
| \$23,344 | 3% | MCI WorldCom Telecomm(Lng Dist) | □□□□ | □ | □ | (34) ★★ | -13.2% | -2.2% | 32.4 | 33.6 |
| \$9,413 | 1% | Novell Inc Computers(Sftwr&Sv) | □□□□ | □ | □ | (10) ★★ | 63.8% | 26.3% | 60.7 | 69.0 |
| \$16,325 | 2% | Oracle Corp Computers(Sftwr&Sv) | □□□□ | □ | □ | (35) ★★ | 171.0% | 26.3% | 106.3 | 69.0 |
| \$215,500 | 29% | Procter & Gamble Hsehold Prod(NonDus) | □□□□ | □ | □ | (22) ★★ | 12.6% | 13.2% | 39.0 | 34.0 |
| \$15,900 | 2% | Schwab(Charles)Corp Investment Bk/Bkng | □□□□ | □ | □ | (14) ★★ | 2.9% | 8.8% | 51.2 | 19.2 |
| \$7,150 | 1% | Soletron Corp Electrical Equip | □□□□ | □ | □ | (26) ★★ | 63.1% | 26.1% | 59.0 | 38.3 |
| \$14,550 | 2% | Tyco International Mfg(Diver) | □□□□ | □ | □ | (19) ★★ | 11.9% | 15.1% | 55.9 | 25.0 |
| \$11,600 | 2% | Global Crossing Ltd Telecomm(Lng Dist) | □□□□ | □ | □ | (9) ★★ | 92.2% | -2.2% | 112.8 | 33.6 |

Benchmark: SP500

10.4%

Buy/Sell

Buy/Sell

Buy/Sell

Symbols

TD This security is held in a tax-deferred account

1602

1701

Alternative II: Action Plan (cont)

Prepared for: Susanna Sample
August 5, 2000

INTERNATIONAL HOLDINGS: UNDERWEIGHTED \$331,446

Individual Equities

| Amount | % of Asset Class | Company Name (Sector) | Analyst Consensus | S&P Rating | Company 12 Month Total Return | Company | Industry |
|----------|---------------------|---|--|---------------|----------------------------------|---------|----------|
| \$10,500 | 100% | Fletcher Challenge For ... Paper&Forest Prod | Sell <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Strong Buy | (2) | -28.8% | 25 | 286 |

Benchmark: MSCIEAFEND

Buy/Sell

Buy/Sell

Buy/Sell

Symbols

TTP This security is held in a tax-deferred account.

1702

Fig. 20

1901 - Alternative I: Action Plan (con't)

Prepared for: Susanna Sample
August 5, 2000

FIXED INCOME HOLDINGS: UNDERWEIGHTED \$205,167

Buy/Sell

Buy/Sell

Buy/Sell

Symbols

☒ This security represents a Core Investment (Index Fund)

☒ This security is held in a tax-deferred account

(continued on next page)

1902

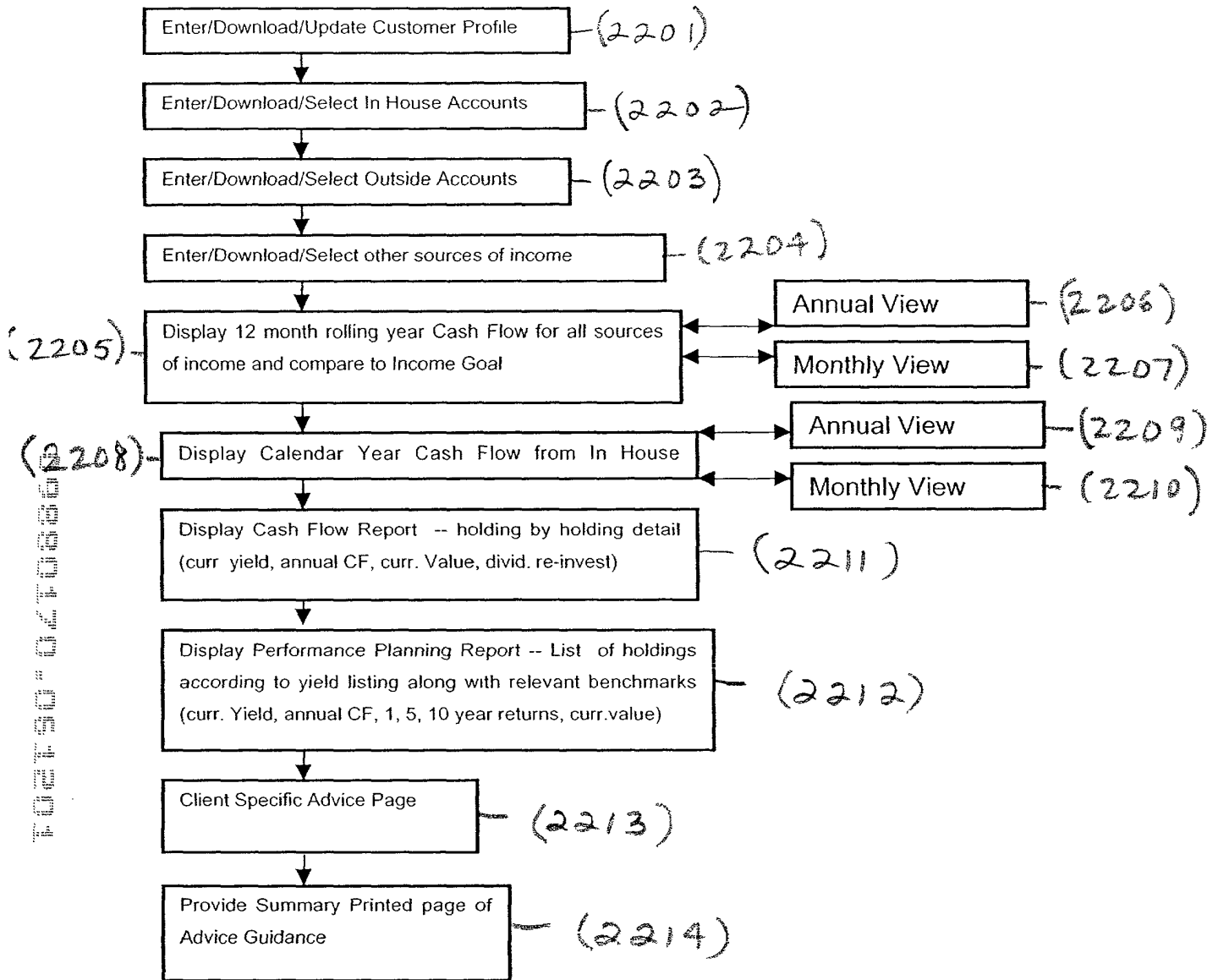


Fig. 22